Overcoming trauma & adversity through building social capital and financial health

National TANF Directors Meeting, Sept 2019

Mariana Chilton
Kevin Thomas, Jr.
Jessica Seigle

Building Wealth and Health Network
A FREE program for your financial self-empowerment

DREXEL UNIVERSITY
School of Public Health

The Network
People and Land Acknowledgement

• We acknowledge that the land on which we’re gathering was originally the territory of Powhatan, Nanticoke, and Piscataway peoples.

• We respectfully acknowledge and pay our respects to their elders past and present.
What we must also acknowledge

- We acknowledge and honor the people organizing to raise awareness & investigate almost 7,000 murdered and missing indigenous women in the United States.
- We express our deep concern for immigrant families and children who have been or who are currently imprisoned by the US government.
- We acknowledge that deep poverty and lack of financial wealth of tribal groups, indigenous nations, and people of African descent in the US is due to centuries of oppression, land theft, abuse, family separation, enslavement and exploitation.
Overview

- **Review - Mariana**
  - People-centric, healing focused, trauma-informed practice
  - Social Capital
  - Outcomes: Employment and Depression

- **Building Wealth and Health Network - Kevin**
  - Program Description
  - Ways to adopt the program

- **Trying it out - Jessica**
  - Overcoming stigma
  - Our values
  - Community meeting – trying it out
Importance of Social Connection

• Social isolation = top public health problem
• Social connectedness / Social Capital
Healing & Resilience

- Healing Centered approach
  - Focuses on resilience and potential for health
  - Recognize how trauma affects a person’s health, wellbeing, and behavior
  - Understands and addresses a person’s lived experience, and social, political, economic context

"No Mud, No Lotus"

Thich Nhat Hanh
Network Member #1

You then

Stressed
Dependent
Alone

You now

Broke
Focused
Comfortable
Self-aware

Network Member #2

You then

Cloudy, rainy, cold

You now

River of love
caring, graceful
Help, support

Network Member #3

You then

You now

Network Member #4

You then

You now

Took that weight and built a better life for us.
What is Trauma?

**Toxic Stress (kids)**
- Overwhelming relentless stress for young children without adequate support to overcome it
- Homelessness / poverty
- Adverse Childhood Experiences

**Traumatic Stress (adults)**
- Internal and external factors insufficient to cope with external threat
- Central nervous system overwhelmed
- Helplessness
Trauma -> What’s visible | What’s underneath

- Behavioral Challenges
- Physical Illness
- Emotional Dysregulation
- Financial instability & poor educational outcomes

- Trauma & Loss
- Chronic Hyperarousal & Chronic Inflammation
- Adverse Childhood Experiences
- Family & Social Adversity
- Historical trauma & social structures based on violence, racism, colonialism, sexism
### Example

**What we see are behavioral effects of trauma:**

<table>
<thead>
<tr>
<th>Common Trauma responses are</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Burst of anger</td>
</tr>
<tr>
<td>• Prolonged stress</td>
</tr>
<tr>
<td>• Headaches</td>
</tr>
<tr>
<td>• Anxiety, depression</td>
</tr>
<tr>
<td>• Agitation</td>
</tr>
<tr>
<td>• Lack of sleep</td>
</tr>
<tr>
<td>• Low self-esteem and self-worth</td>
</tr>
</tbody>
</table>

**What’s Underneath**

Members are overwhelmed, in crisis, and are being triggered by a past trauma. The build up of stress from the past is pouring out through a small miscommunication or barrier.
What is Trauma-Informed practice?

Realizes
- Widespread **impact** on trauma; paths to **recovery**

Recognizes
- **Signs & Symptoms** of trauma in clients, families, staff, and systems

Responds
- Fully **integrate** knowledge about trauma into **policies, procedures and practice**

Resist
- Actively **resists** “re-traumatization”
The Building Wealth and Health Network

Network Member Advisory Council

Social Work Referral
- Group Classes & Peer Support
- Financial SELF Empowerment
  - 16 sessions

Financial Coaching
- Matched Savings Accounts
  - (up to $20 per month provided)
  - 12 months

Major Components of Building Wealth and Health Network
Almost 1,000 people have participated in Philadelphia

<table>
<thead>
<tr>
<th>Research Phase</th>
<th>Research Type</th>
<th>Location</th>
<th>Program Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phase I</td>
<td>Feasibility</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N=103</td>
<td>Drexel University</td>
<td>Separate Financial Classes and SELF Empowerment Classes</td>
</tr>
<tr>
<td></td>
<td>Randomized Control Trial</td>
<td>West Philadelphia</td>
<td></td>
</tr>
<tr>
<td>Phase II</td>
<td>Does it work? YES</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N=373</td>
<td>Drexel University</td>
<td>Combined Financial and SELF Empowerment Classes</td>
</tr>
<tr>
<td></td>
<td>Longitudinal Cohort Study</td>
<td>West Philadelphia</td>
<td></td>
</tr>
<tr>
<td>Phase III</td>
<td>Implementation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>N=495+</td>
<td>PA Careerlink</td>
<td>Combined Financial SELF Empowerment Classes</td>
</tr>
<tr>
<td></td>
<td>Longitudinal Cohort Study</td>
<td>Northwest</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Philadelphia</td>
<td></td>
</tr>
</tbody>
</table>
Outcomes Measured (Self-Report)
Baseline, 3-month intervals to 12 months

Exposure to Violence and Adversity
- Adverse childhood experiences
- Community violence
- Interaction with criminal justice

Caregiver & Child Health and Development
- CES-D (Center for Epidemiologic Studies - Depression)
- Self-Rated Health
- PEDS (Parents’ Evaluation of Developmental Status Survey)
- Caregiver-Rated Health of Child

Economic Security
- Food Insecurity
- Housing Insecurity
- Energy Insecurity

Financial Wellbeing
- Unofficial work/self employment
- Employment Hope
- General Self-Efficacy
- Financial behaviors and knowledge

# Examples of Trauma

<table>
<thead>
<tr>
<th>ACES</th>
<th>Community Violence</th>
<th>IPV (in last 3 months)</th>
<th>Experiences of Discrimination (EOD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Category</strong></td>
<td><strong>Subcategory</strong></td>
<td><strong>How often does your partner…</strong></td>
<td><strong>At school</strong></td>
</tr>
<tr>
<td>Abuse</td>
<td>Emotional</td>
<td>Physically hurt you?</td>
<td>Getting hired or getting a job</td>
</tr>
<tr>
<td>Abuse</td>
<td>Physical</td>
<td>Insult or talk down to you?</td>
<td>At work</td>
</tr>
<tr>
<td>Abuse</td>
<td>Sexual</td>
<td>Threaten you with harm?</td>
<td>Getting housing</td>
</tr>
<tr>
<td>Neglect</td>
<td>Emotional</td>
<td>Scream or curse at you?</td>
<td>Getting medical care</td>
</tr>
<tr>
<td>Neglect</td>
<td>Physical</td>
<td></td>
<td>Getting services in a store or restaurant</td>
</tr>
<tr>
<td>Household Instability</td>
<td>Parental Separation</td>
<td></td>
<td>Getting credit, bank loans, or mortgage</td>
</tr>
<tr>
<td>Household Instability</td>
<td>Mother Abused</td>
<td></td>
<td>On the street or in a public setting</td>
</tr>
<tr>
<td>Household Instability</td>
<td>Mental Illness</td>
<td></td>
<td>From the police or in the courts</td>
</tr>
<tr>
<td>Household Instability</td>
<td>Substance Abuse</td>
<td></td>
<td>Applying for public assistance programs</td>
</tr>
<tr>
<td>Household Instability</td>
<td>Incarceration</td>
<td></td>
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</tr>
</tbody>
</table>

**Emotional Abuse**

(Did a parent or other adult...)  

Often or very often swear at you, insult you, put you down, or humiliate you? OR act in a way that made you afraid you might be physically hurt?
Network Members’ Baseline Violence Exposure

- Discrimination in school*
- Physically abused by partner
- ACEs 4+
- Heard about someone being killed by another person
- Seen a dead person
- Seen someone shot with a gun
- Seen a seriously wounded person after incident of violence
- Heard gunfire outside of home
- Seen someone beat up or mugged

Phase II (N=373)
Basic Outcomes

Employment with 4+ ACEs

<table>
<thead>
<tr>
<th>Time</th>
<th>Percent of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseline (n=373)</td>
<td>17.3%</td>
</tr>
<tr>
<td>6-month (n=231)</td>
<td>20.8%</td>
</tr>
<tr>
<td>9-month (n=217)</td>
<td>46.8%</td>
</tr>
<tr>
<td>12-Month (n=212)</td>
<td>47.2%</td>
</tr>
</tbody>
</table>

*Statistically significant, p<0.05*
Preliminary Outcomes
Depressive Symptoms (CES-D) w. 4+ ACEs

Percent of Participants

Baseline (n=373) 6-month (n=231) 9-month (n=217) 12-Month (n=212)
131 84 79 78

*Statistically significant, p<0.05
Social Capital Scale

Bridging & Bonding

• Bonding
  – close family and friends providing support (emotional/financial etc); (mile-deep, inch-wide); stronger connections, but little diversity in backgrounds

• Bridging
  – widespread (mile-wide, inch deep); individuals connecting from different backgrounds and different social networks; broaden horizons; open opportunities for new resources

Adapted Williams (2006)

20 Questions 5-point likert scale – “Strongly disagree – Strongly Agree”

Social Capital @ Baseline: Employment & Depression (N=372)

- **Bridging**:
  - Employed: 43.6
  - Unemployed: 39.7
  - No depression: 42.2
  - Depression: 38.6

- **Bonding**:
  - Employed: 32.3
  - Unemployed: 31.1
  - No depression: 33.4
  - Depression: 29.5
Social Capital – Bonding Subscale Mean Scores by Attendance

- **Baseline**
- **12-months**

<table>
<thead>
<tr>
<th>Mean Score</th>
<th>Baseline (n=180)</th>
<th>Baseline (n=86)</th>
<th>12-months (n=191)</th>
<th>12-months (n=126)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>27.1</td>
<td>29.2</td>
<td>28</td>
<td>30.3</td>
</tr>
<tr>
<td>&lt;4 Classes **</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4+ Classes *</td>
<td></td>
<td></td>
<td></td>
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*p < 0.001
**p = 0.01
Social Capital – Bridging Subscale Mean Scores by Attendance

<table>
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<th>Attendance</th>
<th>Mean Score</th>
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<th>12-months</th>
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<tr>
<td>&lt;4 Classes</td>
<td>39.8</td>
<td>n=180</td>
<td>n=86</td>
</tr>
<tr>
<td>4+ Classes</td>
<td>40.6</td>
<td>n=191</td>
<td>n=126</td>
</tr>
<tr>
<td></td>
<td>41.9</td>
<td></td>
<td></td>
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</table>
Social capital is protective against the effects of ACEs, namely depression. The Network increases both bonding and bridging domains of social capital, which leads to improvements in depression, employment, and TANF participation.
Kevin

- Program Components
- How to implement
The Network Curriculum
Cohort Model 8-15 people per group

16 sessions

2 Coaches each cohort

Trauma-Informed/Healing Centered
- Peer Support
  - SELF (Safety Emotions Loss Future)
  - Psychosocial and Political Education
  - Goal Setting and Confidence

Financial Empowerment
- Savings & checking
- Matched savings
- Managing money
- Entrepreneurship
- Negotiate good wages
- Credit repair / building credit
### Examples of class topics

#### Building Credit & Resilience
- Choose a credit card to build credit
- How to harness experiences with hardships and collective trauma to uplift ourselves and communities
- How to confront institutional oppression

#### Taking Your Money & Power Back
- Avoid paying money for things that banks do for free
- Recognize practices of risky financial institutions
- How to get one's money and power back in financial institutions and beyond

#### Healthy & Unhealthy Relationships
- Exploring our relationships (healthy & unhealthy)
- Make goals to bring or maintain healthy relationship practices

#### Housing: 1st Time Homebuyer
- Homebuying process from beginning to end
- Ways to acquire properties in our area with little to know money down
- Meaning of home
Matched Savings

- **1:1** Match up to **$20** per month for 1 year
- Credit Union **bankers on site** to open accounts, collect deposits
- Group and individual savings **goals**
- Branch visit and **tour**
Program Incentives: Lotus Points

- Entrepreneurial Classes
- Passports
- Textbooks for School
- Membership to the Philadelphia Zoo
- Laptop
- Facials and Massages
Partner Incentives: Lotus Points

- Entrepreneurial Classes
- Passports
- Textbooks for School
- Membership to the Philadelphia Zoo
- Laptop
- Facials and Massages
Network Advisory Council (NAC)
Provides ongoing feedback on program & dissemination

Network Connections
Ongoing Skills development for Leadership and Expansion
Adopt The Network

• Get started
  – Orient classrooms/lobby areas to promote social connection and peer support
  – Encourage opportunities for sharing resources & provide financial incentives for group participation
  – Train all staff on how trauma affects behavior & adopt trauma-informed approaches
  – Promote banking and saving money

• Bring the Network to you
  – Use the Manual
  – Adapt it to your context & people you serve
  – Invite our team to meet your teams
Jessica Seigle

Drexel University Center for
Hunger-Free Communities

The Building Wealth and Health Network


Member since: May 2018

• Welfare Stigma
• Network Values
• Community Meeting
We won’t let it hold us back

You can help end it
Our Shared Values

- People Centric
- Participant driven
- Community oriented
- Self care & care for each other
- Inclusivity
- Reciprocal learning and support
- Respect
- Transparency
- Innovation
- Safety
How are you feeling today?
What can the Network do for you?
Who can you ask for support? (if you need it)

• Bringing to workplace • Demonstration • You try it out!
Stay in touch on social media

@TheBWHNetwork

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